

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Karen Foster Stephens

Case No. 16 B 40047

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/21/2016.
- 2) The plan was confirmed on 03/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/29/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 06/18/2018.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank .

**Receipts:**

Total paid by or on behalf of the debtor	\$10,281.00
Less amount refunded to debtor	\$589.99

**NET RECEIPTS:**

**\$9,691.01**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,918.98
Court Costs	\$0.00
Trustee Expenses & Compensation	\$415.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,334.97**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADT Security Services	Unsecured	200.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	1,200.00	NA	NA	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	605.00	605.87	605.87	0.00	0.00
Bank Of America	Unsecured	908.00	908.24	908.24	0.00	0.00
Becket & Lee	Unsecured	523.00	523.41	523.41	0.00	0.00
Comcast	Unsecured	767.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	500.00	558.37	558.37	0.00	0.00
Credit Acceptance Corp	Secured	16,904.00	16,072.06	16,072.06	5,400.46	955.58
Crosstown Realtors	Unsecured	0.00	NA	NA	0.00	0.00
First Premier BANK	Unsecured	362.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	112.00	2,073.20	2,073.20	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	680.00	680.85	680.85	0.00	0.00
MCLA	Unsecured	200.00	NA	NA	0.00	0.00
Midland Funding	Unsecured	1,097.12	NA	NA	0.00	0.00
Midland Funding	Unsecured	2,636.03	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	0.00	2,636.03	2,636.03	0.00	0.00
Midland Funding LLC	Unsecured	0.00	469.17	469.17	0.00	0.00
Midland Funding LLC	Unsecured	835.00	1,074.12	1,074.12	0.00	0.00
Navient Solutions INC	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	400.00	262.53	262.53	0.00	0.00
Portfolio Recovery Associates	Unsecured	386.00	386.98	386.98	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	316.54	316.54	0.00	0.00
Quantum3 Group	Unsecured	539.00	539.67	539.67	0.00	0.00
Regional Acceptance Corp	Unsecured	11,510.00	11,510.05	11,510.05	0.00	0.00
S&S Property Investments	Unsecured	0.00	NA	NA	0.00	0.00
Synchrony BANK	Unsecured	2,636.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	8,508.00	8,527.17	8,527.17	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,072.06	\$5,400.46	\$955.58
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,072.06</b>	<b>\$5,400.46</b>	<b>\$955.58</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$31,072.20</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,334.97</u>
Disbursements to Creditors	<u>\$6,356.04</u>

**TOTAL DISBURSEMENTS :** **\$9,691.01**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/17/2018

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.